

Karen House, Program Manager
Medical Programs

Authorized Signature

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Topic: Medical Benefits

Subject: EXT Medical Q & A

Applies to (check all that apply):

- | | | | |
|-------------------------------------|-------------------------------|--------------------------|--------------------------------------|
| <input type="checkbox"/> | All DHS employees | <input type="checkbox"/> | County Mental Health Directors |
| <input type="checkbox"/> | Area Agencies on Aging | <input type="checkbox"/> | Health Services |
| <input checked="" type="checkbox"/> | Children, Adults and Families | <input type="checkbox"/> | Seniors and People with Disabilities |
| <input type="checkbox"/> | County DD Program Managers | <input type="checkbox"/> | Other (please specify): |

Message:

Since the Extended Medical policy was implemented on April 1st, the Medical Policy team has received a number of questions regarding the policy. These questions and answers have been compiled in the included Q & A.

In addition to the Q & A the following items are also attached:

Extended Determination Worksheet

<http://www.dhs.state.or.us/policy/selfsufficiency/publications/worksheet.pdf>

1. A quick reference sheet that was primarily developed by SDA 12 staff.
2. EXT related notices.
 - CM 4S (<http://www.dhs.state.or.us/policy/selfsufficiency/publications/cm4s.pdf>)
 - CM 5M (<http://www.dhs.state.or.us/policy/selfsufficiency/publications/cm5m.pdf>)
 - CM5S (<http://www.dhs.state.or.us/policy/selfsufficiency/publications/cm5s.pdf>)
 - CM6M (<http://www.dhs.state.or.us/policy/selfsufficiency/publications/cm6m.pdf>)

Q & A

EXT Eligibility Periods

Q. How long do families receive EXT when going over income for MAA or MAF due to increased earnings?

A. Up to 12 months, as long as the filing group meets the new reporting and income/employment requirements and contains a dependent child. The EXT eligibility periods look like this:

- **First 6 months:** Eligible regardless of employment/income requirements.
- **7th month:** Must return 1st quarterly report on time. If ineligible to continue beyond the 7th month because of new employment/income requirements, eligibility may be extended through month 8 because of the need to send a 10-day notice.
- **10th month:** Must return 2nd quarterly report on time and meet income/employment requirements for 2nd quarter. If ineligible to continue beyond the 10th month because of new employment/income requirements, eligibility may be extended through month 11 because of the need to send a 10-day notice.
- **12th month:** Must return 3rd quarterly report on time and meet income/employment requirements for 3rd quarter.

Q. If a filing group meets EXT eligibility criteria based on a combination of both earned income and child are they eligible for EXT? If they are eligible what is their EXT eligibility period?

A. Yes, they're eligible. Their EXT eligibility period is based on increased earnings.

Q. A client reports on May 23rd that they just started a job that will put them over the MAA income standard in June. When does the EXT eligibility period begin?

A. The EXT period begins on the first of the month after the month that MAA or MAF case goes over income. A 10-day notice is not required to convert from MAA to EXT because there is no reduction in benefits so you would convert to EXT on June 1st.
EXT Specific Requirements

Q. Does there have to be a child in the benefit group for a family to be eligible for EXT?

A. No, as long as there is a child in the filing group, a family may be considered for EXT.

Q. When completing a redetermination of eligibility for MAA, I noted that the client had earnings that were over the MAA income limit, and that the client should never have been approved for MAA because the earnings were too high when eligibility was initially determined. Can I convert the case to EXT?

A. No. The client must have been eligible for the MAA received in order to be considered for EXT.

Q. Can EXT clients be sanctioned for non-cooperation with child support?

A. Yes. Per <http://dhsmanuals.hr.state.or.us/A/461-120-0345.htm> EXT clients must cooperate with DCS "in establishing paternity for each of his or her children and obtaining an order directing the non-custodial parent of a child in the benefit group to provide health care for that child." They do not have to cooperate with Cash support, only medical support. A client may claim **good cause** for failure to cooperate.

Adults who do not cooperate without good cause are removed from the EXT need group. Clients who are sanctioned must be given a timely notice (10 day notice) prior to ending benefits.

Q. Will clients who are currently receiving EXT based on the policy that was in place prior to 04/01/06 be required to comply with the new EXT requirements?

A. No. Clients whose EXT eligibility was determined prior to 04/01/06 will be subject to the rules in place prior to 04/01/06.

Q. A father and son are receiving MAA. Mom moves back into the home and her earned income puts the family over income for MAA. Is the family eligible for EXT.

A. No. It has to be an increase in the caretaker relative's earnings that put the family over the income limit for MAA. In this case, the family went over the income limit because Mom, who had income, moved back into the household.

Q. A family of three (Mom, Dad, Child) are receiving MAA. Mom gets a job that puts the family over the MAA income limit. At the same time, the child begins to receive SSI, and this also puts the family over the MAA income limit. Is the family eligible for EXT?

A. If the child's SSI by itself puts the family over the MAA income limit there is no EXT

eligibility. Otherwise, the family would be eligible for EXT (if they meet the “3 of 6” requirement) based on increased earnings.

Q. If a client moves to Oregon and was receiving Medicaid in another state can we use the Medicaid received in the other state to meet the “3 of 6” requirement?

A. No. We can only use MAA/MAF received in Oregon to meet the “3 of 6” requirement.

EXT Reporting Requirements

Q. What are the EXT reporting requirements?

A. Clients are required to turn in quarterly reports by the 21st day of the 4th, 7th, and 10th months of the EXT eligibility period. Clients are required to report earned income and child care costs necessary for the employment of the caretaker relative. **Clients are not required to report unearned income.**

Q. Is the EXT quarterly report form going to be sent to the client automatically?

A. Yes. Clients will automatically be mailed a quarterly report form in the month before the form is due.

Q. What do we do if an MAA client reports late (or fails to report) going over income for MAA due to earnings?

A. If eligible for EXT, the client’s potential EXT eligibility period would be shortened by the length of time that they should have been receiving EXT (this is the same as the previous policy).

Example: While completing an MAA redetermination you discover that a family has been over income for MAA due to increased earnings for the last four months (the family meets the “3 of 6” requirement).

Since there are no employment/income requirements for the first 6 months of EXT you can convert to EXT with an IE2 need resource (use what would have been the 8th month of EXT eligibility as the need resource date if the case had been converted when it should have).

Note: *In the above example, if the date the family should have been converted to EXT is changed to seven months ago, you would have to determine if the client met the income and employment requirements for the 2nd EXT quarter (earnings in each month of the 2nd quarter and average adjusted earned income <185% FPL) prior to converting.*

EXT Verification Requirements

Q. Are we required to verify a client's income prior to converting to EXT when they report going over income for MAA due to increased earned income of the caretaker relative?

A. We do not require verification of income to convert to EXT. Many times the client will not even have received their first paycheck.

Q. Are we required to verify income reported on the EXT Quarterly Report Form?

A. No. The report form specifically advises the client not to submit pay stubs when they turn in their quarterly report.

EXT "3 of 6" Requirement

Q. Does a client have to have received MAA/MAF for the entire month to be counted towards the "3 of 6" requirement?

A. No. They only have to have been eligible for and received MAA/MAF for one day in the month for the month to count.

Q. We are trying to determine if a client meets the "3 of 6" requirement. They have 2 months of MAA eligibility and 2 months of EXT eligibility. Can I count their EXT eligibility towards the "3 of 6" requirement?

A. No. Only MAA or MAF eligibility counts towards the "3 of 6" requirement.

EXT and Retroactive Medical

Q. Does retroactive medical eligibility count towards the “3 of 6” requirement?

A. Yes.

Q. Does the client have to have unpaid bills to be considered for retroactive medical?

A. To be eligible for retroactive medical, the client must have had an unpaid medical bill within 3 months prior to the DOR. We only need one unpaid bill within the 3 months.

We use the month the bill falls in as the earliest possible date for retroactive Medicaid. If eligible for Medicaid on the date of the unpaid bill, retroactive medical begins on the date of the unpaid bill, and continues for the balance of that month.

We can also check eligibility for each month between the month of the unpaid bill and the DOR for retroactive medical eligibility. Retroactive eligibility is determined on a month by month basis. There does not have to have been any unpaid bills in the months after initial retroactive eligibility is established, but other financial and non-financial requirements must be met.

Example: William and his two children, Michael and Marie, were approved for MAA medical on their DOR, June 1st. There are unpaid medical bills for Marie from March 15th. It is determined that the family met financial and nonfinancial MAA eligibility requirements in March, and for the other two months (April & May) prior to the June 1st date of request.

Since March 15th (the date of the unpaid bill) falls within 3 months of the date of request, you would start medical for Marie on March 15th, with an RM case descriptor to indicate retroactive medical. The rest of the family would start on the DOR.

Note: *There does not have to be unpaid bills in April or May – there must only be an unpaid bill on the earliest date that eligibility is determined.*

EXT Miscellaneous

Q. What do we do if a family who is receiving EXT reports income below the MAA income standards.

A. If otherwise eligible, convert the case to MAA. If the family later goes over income for MAA for a reason that does not qualify for EXT, members of the original EXT benefit group may be converted to EXT for the remainder of the original EXT eligibility period if EXT eligibility requirements are met.

Example: A family (mom, dad, and their child) receiving EXT reports during the fourth month of their EXT eligibility that dad's hours have been reduced, and you determine that that the family now qualifies for MAA. Four months later the family receives an inheritance that puts them over the resource limit for MAA.

The family may be eligible for the remaining months of their original EXT eligibility period if they meet the income/employment requirements of the EXT program. In this example, for the family to be eligible for EXT, the caretaker relative must have had earnings in each month of the 2nd quarter of the original EXT eligibility period and had average adjusted earned income for the quarter below 185% FPL (since they were receiving MAA their income should have been well below this amount). If the family is determined eligible for the remainder of the original EXT eligibility period they would be converted to EXT with an AE1need resource (since it is month eight of the original EXT eligibility period) with a need resource date of the eleventh month of their original EXT eligibility period.

Note: *The new CM system coding will allow you to keep the EXT related need/resource coding on the case when converting back to MAA, so that you can better track the original EXT eligibility period.*

Q. When EXT is ending do we have to review for other medical programs prior to ending EXT?

A. Current rule requires that we review for other medical eligibility when acting on a reported change or if a client establishes a DOR.

Clients receiving EXT based on increased child support will automatically be mailed an application during their 3rd month of EXT eligibility. Clients receiving EXT based on increased earnings will automatically be mailed an application during their 11th month of EXT eligibility. The date the application is turned in establishes a DOR for these clients. Clients can also establish a DOR via a phone call, note, etc.

Anytime a DOR is established prior to EXT closure (even in instances where a client has not turned in a quarterly report but contacts us prior to closure), EXT can remain open during the 45 day pend period while determining eligibility for other medical (or

for considering good cause for EXT). If you determine the client is not eligible for other medical (and you are not completing a presumptive referral) you must send a 456 and a 462A to end benefits (with enough time for a 10-day notice). If you determine the client is not eligible for SSP medical but are completing a referral for presumptive you must send the client a 462C and keep the SSP medical open pending the results of the presumptive decision. If you determine the client is eligible for OHP-OPU you must send a 10-day notice of reduction prior to converting to OHP-OPU. If you are converting to other Plus plan medical a 10-day notice is not required.

Q. How do we calculate average adjusted earned income for EXT?

A. Average adjusted earned income is determined by adding the gross earned income for the reporting period and subtracting out of pocket child care costs necessary for the employment of the caretaker relative and then dividing by 3 (the number of months in the reporting period).

$$\frac{(\text{gross earned income for reporting period}) - (\text{child care costs for reporting period})}{3}$$

Q. I know that if a client fails to turn in their quarterly report, their benefits will automatically end. If the client contacts me after benefits expire do I need to establish whether there was good cause for not turning in the quarterly report?

A. Yes. If there is good cause, reopen the EXT. If good cause is not established treat the client as a new applicant.

EXT Notices

Q. Are the EXT notices being sent automatically yet?

A. Yes, the EXT approval notices are being automatically generated by the CM system when you open an EXT case. We've attached copies of the revised notices.

If you have any questions about this information, contact:

Contact(s):	Joyce Clarckson 503-945-6106 Michelle Mack 503-947-5129 Michael Avery 503-945-6072
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Phone:		Fax:	
E-mail:	SSP-Policy, Medical		